

Notice of Allowability	Application No.	Applicant(s)
	09/474,588	SAMRA ET AL.
	Examiner	Art Unit
	James A. Reagan	3621

-- The MAILING DATE of this communication appears on the cover sheet with the correspondence address--

All claims being allowable, PROSECUTION ON THE MERITS IS (OR REMAINS) CLOSED in this application. If not included herewith (or previously mailed), a Notice of Allowance (PTOL-85) or other appropriate communication will be mailed in due course. **THIS NOTICE OF ALLOWABILITY IS NOT A GRANT OF PATENT RIGHTS.** This application is subject to withdrawal from issue at the initiative of the Office or upon petition by the applicant. See 37 CFR 1.313 and MPEP 1308.

1. This communication is responsive to the RCE filed on 12 September 2005.
2. The allowed claim(s) is/are 1-21.
3. Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).
 - a) All
 - b) Some*
 - c) None
 of the:
 1. Certified copies of the priority documents have been received.
 2. Certified copies of the priority documents have been received in Application No. _____.
 3. Copies of the certified copies of the priority documents have been received in this national stage application from the International Bureau (PCT Rule 17.2(a)).

* Certified copies not received: _____.

Applicant has THREE MONTHS FROM THE "MAILING DATE" of this communication to file a reply complying with the requirements noted below. Failure to timely comply will result in ABANDONMENT of this application.
THIS THREE-MONTH PERIOD IS NOT EXTENDABLE.

4. A SUBSTITUTE OATH OR DECLARATION must be submitted. Note the attached EXAMINER'S AMENDMENT or NOTICE OF INFORMAL PATENT APPLICATION (PTO-152) which gives reason(s) why the oath or declaration is deficient.
5. CORRECTED DRAWINGS (as "replacement sheets") must be submitted.
 - (a) including changes required by the Notice of Draftsperson's Patent Drawing Review (PTO-948) attached
 - 1) hereto or 2) to Paper No./Mail Date _____.
 - (b) including changes required by the attached Examiner's Amendment / Comment or in the Office action of
 Paper No./Mail Date _____.

Identifying indicia such as the application number (see 37 CFR 1.84(c)) should be written on the drawings in the front (not the back) of each sheet. Replacement sheet(s) should be labeled as such in the header according to 37 CFR 1.121(d).
6. DEPOSIT OF and/or INFORMATION about the deposit of BIOLOGICAL MATERIAL must be submitted. Note the attached Examiner's comment regarding REQUIREMENT FOR THE DEPOSIT OF BIOLOGICAL MATERIAL.

Attachment(s)

1. Notice of References Cited (PTO-892)
2. Notice of Draftsperson's Patent Drawing Review (PTO-948)
3. Information Disclosure Statements (PTO-1449 or PTO/SB/08),
Paper No./Mail Date _____
4. Examiner's Comment Regarding Requirement for Deposit
of Biological Material
5. Notice of Informal Patent Application (PTO-152)
6. Interview Summary (PTO-413),
Paper No./Mail Date _____
7. Examiner's Amendment/Comment
8. Examiner's Statement of Reasons for Allowance
9. Other _____.

DETAILED ACTION

Status of Claims

1. This action is in reply to the amendment received on 05 August 2005 and RCE filed on 12 September 2005.
2. Claims 1, 10, and 19 have been amended.

Allowable Subject Matter

3. Claims 1-21 are allowed. See Reasons for Allowance under separate heading.

Previous Double Patenting Rejection

4. Claims 1-21 were provisionally rejected under the judicially created doctrine of double patenting over claims 1-24 of copending Application No. 09/751859. After further consideration and consultation with the Applicant's representative, the double patenting rejection set forth in the previous office action over Application No. 09/751859 is hereby withdrawn.

Reasons For Allowance

5. The following is an Examiner's statement of reasons for allowance:

None of the art of record, taken individually or combination, disclose at least the method steps or system components of: *building models of predicted customer profiles, the models include risk models and marketing models, each model is a statistical analysis for predicting a behavior of a prospective customer to a marketing campaign wherein a risk model predicts a*

likelihood of whether the prospective customer will at least one of pay on time, be delinquent with a payment, and declare bankruptcy, and wherein the marketing models include a net present value/profitability model, a prospect pool model, a net conversion model, an attrition model, a response model, a revolver models a balance transfer model, and a reactivation model.

Independent Claims 1, 10, and 19 are distinguished over the closest prior art of Melchione which teaches discloses customer profiles based on a demographic database (column 5, lines 1-2) and a scoring system, models developed from customer profiles, predictions based on the customer profiles (column 42 line 51 to column 43 line 16). As recited in independent claims 1, 10, and 19, it is clear that the Applicant's invention is distinguished over the Melchione invention in at least the method step and system components of *the marketing models include a net present value/profitability model, a prospect pool model, a net conversion model, an attrition model, a response model, a revolver models a balance transfer model, and a reactivation model.* Although Melchione does disclose utilizing databases for profiling customers, Melchione does not disclose the extent of the claim limitations as written.

Conclusion

6. The prior art made of record and not relied upon is considered pertinent to applicant's disclosure.
 - KUWABARA, et al. (JP 02001282591 A) discloses an OLAP data base system which can shorten the time required for satisfactorily expanding the object information data on an OLAP data base to use the information data as soon as possible.

Any inquiry of a general nature or relating to the status of this application or concerning this communication or earlier communications from the Examiner should be directed to **James A. Reagan** whose telephone number is **571.272.6710**. The Examiner can normally be reached on Monday-Friday, 9:30am-5:00pm. If attempts to reach the examiner by telephone are unsuccessful, the Examiner's supervisor, **James Trammell** can be reached at **571.272.6712**.

Information regarding the status of an application may be obtained from the Patent Application Information Retrieval (PAIR) system. Status information for published applications may be obtained from either Private PAIR or Public PAIR. Status information for unpublished applications is available through Private PAIR only. For more information about the PAIR system, see <http://portal.uspto.gov/external/portal/pair>. Should you have questions on access to the Private PAIR system, contact the Electronic Business Center (EBC) at **866.217.9197** (toll-free).

Any response to this action should be mailed to:

**Commissioner of Patents and Trademarks
Washington, D.C. 20231**

or faxed to:

571-273-8300 [Official communications, After Final communications labeled "Box AF"]

571-273-8300 [Informal/Draft communications, labeled "PROPOSED" or "DRAFT"]

Hand delivered responses should be brought to the **United States Patent and Trademark Office Customer Service Window**:

Randolph Building
401 Dulany Street
Alexandria, VA 22314.

JAMES A. REAGAN

Primary Examiner

Art Unit 3621

18 October 2005

